

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Philadelphia, PA 19106  
Main Phone: 609-250-0700  
dcarlon@kmlawgroup.com  
Attorneys for Secured Creditor:  
U.S. Bank National Association as trustee on behalf of  
the holders of the Citigroup Mortgage Loan Trust Inc.  
Asset-Backed Pass-Through Certificates, Series 2007-  
OPX1

In Re:  
Nieves L. Lara-Delgado  
  
Debtor



Order Filed on June 30, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

19-14615

Hearing Date: 6/18/2025 @ 10:00 a.m.

Judge: Mark E. Hall

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: June 30, 2025**

  
\_\_\_\_\_  
Honorable Mark E. Hall  
United States Bankruptcy Judge

**(Page 2)**

Debtors: Nieves L. Lara-Delgado

Case No: 19-14615

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING  
CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank National Association as trustee on behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates, Series 2007-OPX1, Denise Carlon appearing, upon a certification of default as to real property located at 293 Highwood Street, Teaneck NJ 07666, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Mark E. Norgaard, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 11, 2025, Debtor is due for the post-petition payments from March 2025 through June 2025 for a total post-petition default of \$8,379.48 (4 @ \$2,494.19 less suspense \$1,597.28); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$8,379.48 will be paid over six months by Debtors, in addition to the regular installment payment, remitting \$1,396.58 per month, additional payments shall begin on July 1, 2025 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume July 1, 2025, (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$250.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan and the certification of default is hereby resolved.

In re:  
Nieves L Lara-Delgado  
Debtor

Case No. 19-14615-MEH  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jun 30, 2025

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2025:

Recip ID	Recipient Name and Address
db	Nieves L Lara-Delgado, 293 Highwood Ave, Teaneck, NJ 07666-3217

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 02, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2025 at the address(es) listed below:

Name	Email Address
Charles G. Wohlrab	on behalf of Creditor Planet Home Lending LLC as Servicer for Arcpe 1 LLC bkecf@friedmanvartolo.com, cwohlab@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as trustee on behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates Series 2007-OPX1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Planet Home Lending LLC as Servicer for Arcpe 1 LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance bkecf@friedmanvartolo.com bankruptcy@friedmanvartolo.com
Kevin Gordon McDonald	on behalf of Creditor U.S. Bank National Association as trustee on behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates Series 2007-OPX1 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Mark E Norgaard	on behalf of Attorney Norgaard O'Boyle & Hannon mnorgaard@norgaardfirm.com,

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Jun 30, 2025

Form ID: pdf903

Total Noticed: 1

amartinez@norgaardfirm.com;kcimmino@norgaardfirm.com;184grandno@gmail.com;dtakach@norgaardfirm.com;norgaard.mar  
ke.b124931@notify.bestcase.com

Mark E Norgaard

on behalf of Debtor Nieves L Lara-Delgado mnorgaard@norgaardfirm.com  
amartinez@norgaardfirm.com;kcimmino@norgaardfirm.com;184grandno@gmail.com;dtakach@norgaardfirm.com;norgaard.mar  
ke.b124931@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9